

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

JOE W MELCHOR
TYSHONDA L MELCHOR
Debtor(s)

Case No. 15-14261

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/22/2015.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 08/12/2015.
- 6) Number of months from filing to last payment: 4.
- 7) Number of months case was pending: 5.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$1,245.01
Less amount refunded to debtor \$962.47

NET RECEIPTS: \$282.54

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$0.00
Court Costs \$0.00
Trustee Expenses & Compensation \$41.40
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$41.40

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ABC CREDIT & RECOVERY	Unsecured	2,400.00	NA	NA	0.00	0.00
Acceptance Now	Unsecured	2,064.00	NA	NA	0.00	0.00
ADVENTIST BOLINGBROOK HOSP	Unsecured	186.30	NA	NA	0.00	0.00
APEX WESTWOOD	Unsecured	4,114.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE	Unsecured	257.00	NA	NA	0.00	0.00
ATG CREDIT	Unsecured	46.00	NA	NA	0.00	0.00
B A FELLER	Unsecured	2,354.50	NA	NA	0.00	0.00
BANK OF AMERICA NA	Unsecured	NA	399.55	399.55	0.00	0.00
BANK OF AMERICA NA	Unsecured	NA	428.77	428.77	0.00	0.00
BARNES AUTO GROUP	Unsecured	2,019.00	NA	NA	0.00	0.00
CHASE BANK	Unsecured	110.51	NA	NA	0.00	0.00
CITI	Unsecured	1,600.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	10,000.00	10,678.00	10,678.00	0.00	0.00
COMMONWEALTH EDISON	Unsecured	611.37	3,179.94	3,179.94	0.00	0.00
CON-WAY FREIGHT INC	Unsecured	NA	2,000.00	2,000.00	0.00	0.00
CREDIT ACCEPTANCE CORP	Unsecured	1,490.08	NA	NA	0.00	0.00
CREDIT MANAGEMENT LP	Unsecured	278.00	NA	NA	0.00	0.00
DEVRY INC	Unsecured	0.00	3,679.22	3,679.22	0.00	0.00
DIVERSIFIED CONSULTANTS INC	Unsecured	1,759.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	0.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	0.00	NA	NA	0.00	0.00
FIRST SOUTH WESTERN FN	Unsecured	3,287.00	NA	NA	0.00	0.00
FIRST SOUTHWESTERN FINANCIAL	Secured	2,449.00	0.00	3,542.22	241.14	0.00
FIRST SOUTHWESTERN FINANCIAL	Unsecured	1,093.22	NA	NA	0.00	0.00
IC SYSTEM INC	Unsecured	902.00	NA	NA	0.00	0.00
IC SYSTEM INC	Unsecured	1,627.00	NA	NA	0.00	0.00
IL DEPT OF EMPLOYMENT SECURITY	Unsecured	5,000.00	3,444.00	3,444.00	0.00	0.00
ILLINOIS DEPT OF REVENUE	Unsecured	1,742.00	2,504.69	2,504.69	0.00	0.00
ILLINOIS DEPT OF REVENUE	Priority	2,630.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	6,000.00	18,059.89	18,059.89	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	15,628.41	15,628.41	0.00	0.00

Scheduled Creditors:						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
JEFFERSON CAPITAL SYSTEMS	Unsecured	437.00	437.80	437.80	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	434.00	434.41	434.41	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	NA	1,032.10	1,032.10	0.00	0.00
JOY PATEL	Unsecured	2,029.00	NA	NA	0.00	0.00
Lendgreen	Unsecured	830.00	NA	NA	0.00	0.00
LOYOLA UNIVERSITY MED CTR	Unsecured	3,367.31	NA	NA	0.00	0.00
M3 Financial Services	Unsecured	26.00	NA	NA	0.00	0.00
MCSI INC	Unsecured	200.00	NA	NA	0.00	0.00
MediCredit Inc.	Unsecured	1,980.00	NA	NA	0.00	0.00
MediCredit Inc.	Unsecured	1,837.00	NA	NA	0.00	0.00
MediCredit Inc.	Unsecured	0.00	NA	NA	0.00	0.00
MediCredit Inc.	Unsecured	0.00	NA	NA	0.00	0.00
MediCredit Inc.	Unsecured	0.00	NA	NA	0.00	0.00
MediCredit Inc.	Unsecured	0.00	NA	NA	0.00	0.00
Merchants & Medical	Unsecured	2,000.00	NA	NA	0.00	0.00
Merchants & Medical	Unsecured	396.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Unsecured	NA	257.00	257.00	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	NA	875.61	875.61	0.00	0.00
MONTEREY FINANCIAL SERV	Unsecured	1,696.00	NA	NA	0.00	0.00
NATIONAL CREDIT SYSTEMS	Unsecured	6,141.00	61.00	6,141.04	0.00	0.00
NATIONWIDE CREDIT	Unsecured	450.05	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEM	Unsecured	648.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	700.00	1,564.09	1,564.09	0.00	0.00
NORTHWEST COLLECTORS	Unsecured	200.00	NA	NA	0.00	0.00
NORTHWEST COLLECTORS	Unsecured	200.00	NA	NA	0.00	0.00
NORTHWESTERN MEDICAL GROUP	Unsecured	108.48	NA	NA	0.00	0.00
ONYX ACCEPTANCE CORP	Unsecured	0.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	2,705.00	1,435.34	1,435.34	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	0.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	0.00	NA	NA	0.00	0.00
RAC ACCEPTANCE	Unsecured	2,064.00	NA	NA	0.00	0.00
REMINGTON APARTMENTS	Unsecured	5,000.00	NA	NA	0.00	0.00
SLM FINANCIAL CORP	Unsecured	0.00	NA	NA	0.00	0.00
SLM FINANCIAL CORP	Unsecured	0.00	NA	NA	0.00	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	2,000.00	7,979.90	7,979.90	0.00	0.00
The Best Service Co/Ca	Unsecured	0.00	NA	NA	0.00	0.00
T-MOBILE/T-MOBILE USA INC	Unsecured	NA	126.00	126.00	0.00	0.00
TRANSWORLD SYSTEMS	Unsecured	391.19	NA	NA	0.00	0.00
TSI 980	Unsecured	1,366.00	NA	NA	0.00	0.00
TSI 980	Unsecured	1,294.00	NA	NA	0.00	0.00
TSI 980	Unsecured	647.00	NA	NA	0.00	0.00
US DEPT OF ED	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF ED	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF ED/GSL/ATL	Unsecured	2,820.00	NA	NA	0.00	0.00
US DEPT OF ED/GSL/ATL	Unsecured	2,579.00	NA	NA	0.00	0.00
Wf/Efs	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$3,542.22	\$241.14	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$3,542.22	\$241.14	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$18,059.89	\$0.00	\$0.00
TOTAL PRIORITY:	\$18,059.89	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$62,225.87	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$41.40</u>	
Disbursements to Creditors	<u>\$241.14</u>	
TOTAL DISBURSEMENTS :		<u>\$282.54</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 09/28/2015

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.